



Order Filed on February 22, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Movant
MidFirst Bank

In Re:

Angela R. Thomas,

Debtor.

Case No.: 20-22347 JNP

Adv. No.:

Hearing Date: 1/6/2021 @ 9:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 22, 2021

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Angela R. Thomas

Case No.: 20-22347 JNP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1684 Tomahawk Court, Vineland, NJ 08361-7432, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jeanie D. Wiesner, Esquire, attorney for Debtor, Angela R. Thomas, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the trial loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** in the event a final loan modification is unsuccessful, Debtor is responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** in the event a final loan modification is unsuccessful, Debtor will file a modified plan to address the pre- and post-petition arrears to Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to disburse on pre-petition arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Trustee is not to disburse on pre-petition arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Angela R. Thomas
Debtor

Case No. 20-22347-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 22, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Angela R. Thomas, 1684 Tomahawk Ct, Vineland, NJ 08361-7432 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Gavin Stewart | on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jeanie D. Wiesner | on behalf of Debtor Angela R. Thomas jeanie@sadeklaw.com |
| Michael R Hahn | on behalf of Creditor Homeowners Association of Spring Hollow mhahn@srnjlawfirm.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7